

Agent Script

Med Mutual Indemnity with Catastrophic (Accident & Specified Disease)

(Refer to brochure for other plan selection details for #5)

Scripts are to be used as a guide only. State guidelines and insurance company policies supersede.

1. Based on your answers you qualify for one of the best plans available. This is a private plan outside of the Affordable Care Act; these plans are often more cost-effective, more flexible, and designed to protect you from major medical expenses without locking you into an HMO-style network. These plans won't cover pregnancy, but they do cover pre-existing conditions on month 13! I'm going to start with this one; you tell me what you do and don't like about it, and we'll tweak it any way you want to get it exactly right for you, ok?
2. This plan is built around a Hospital Indemnity policy through Medical Mutual Protect, combined with their Accident and Specified Disease coverage. Medical Mutual has been in business for over 70 years and just had their strongest year ever. They've designed these plans to work together so that you have protection for everyday medical care and catastrophic situations like accidents, cancer, heart issues, or strokes.
3. This package utilizes the First Health Network for discounts, but the network is not required. You can see any doctor, hospital, or specialist you want, and no referrals are required. If you stay in network, you get the insurance company's lower contract pricing, which helps your benefits stretch further. The benefits themselves do not go up or down based on network participation.
4. People love these plans because the indemnity benefits have NO deductible! That means you get paid for office visits, labs, imaging, urgent care, and hospital stays immediately, AND you aren't paying everything out of pocket until some massive deductible is met like on ACA or other traditional plans.
5. I'm going to show you the Premier-level benefits and we'll go from there. On this package: You don't have to stay in network, but it's smart to do so because you get contract pricing plus your benefits. All benefits are paid directly to you, not the doctor. Can you get on the computer with me so we can go through the brochure together?

(If not online, hit these highlights):

- Unlimited Doctor Visits: You receive \$150 per visit for routine care, sick visits, chiropractic care, mental health visits, and physical therapy—no cap and no deductible.
 - Diagnostic Testing & Imaging: You get up to \$800 for MRIs, CAT scans, or PET scans, plus benefits for labs and X-rays. On ACA plans, you usually pay 100% of these costs until a high deductible is met.
 - Hospital Benefits: You receive \$2,000 per day if you're hospitalized, and if you're in the ICU, that increases. Even short hospital stays are covered—there's no 24-hour admission requirement.
 - Surgery Benefits: Surgeries are paid based on tiers. Major surgeries can pay up to \$12,000, plus anesthesiologist and assistant surgeon benefits—all with no deductible.
 - Preventive Care: Benefits for mammograms, pap tests, prostate exams, and colonoscopies.
 - Urgent Care & ER: Benefits for urgent care, emergency room visits, and ground or air ambulance services.
6. I'm also including catastrophic protection through Medical Mutual's Accident and Specified Disease coverage. Here's why this is powerful:
 - Both plans have a \$5,000 annual deductible.
 - After that deductible is met, they pay 100% of covered medical bills.
 - The Specified Disease plan covers up to \$1 million per year for things like cancer, heart attacks, strokes, and other major diagnoses.
 - The Accident plan does the same for accident-related claims.

Agent Script

Med Mutual Indemnity with Catastrophic (Accident & Specified Disease)

(Refer to brochure for other plan selection details for #5)

Scripts are to be used as a guide only. State guidelines and insurance company policies supersede.

- So if something major happens: You're never financially responsible beyond \$5,000 in a year for an accident or serious illness.
 - And here's the best part: Even after that \$5,000 is met and Medical Mutual is paying all the medical bills, your indemnity benefits still pay you cash on top of it.
7. You're going to love how simple this is to use. All three plans come on one health card, with one member ID. The provider only bills one card, and Medical Mutual automatically runs the claim across all of your benefits in the background. No juggling multiple carriers. No confusion about which card to show.
8. Just so there are no surprises, this plan doesn't include built-in prescription coverage. Most generics are only a few dollars a month at places like Walmart or Costco. If you're ever prescribed a brand-name medication, we can help shop discount cards or work with your doctor to switch you to a lower cost equivalent, or worst-case scenario, move you to a different plan all together. This way, we don't force you to overpay for Rx coverage you may not need.
9. One of the strongest parts of this package is flexibility. You can use your benefits for routine sick visits, chiropractic care, mental health visits, physical therapy, preventive care, and imaging and labs. They built this plan for how people actually use healthcare today, not just for emergencies.
10. So to recap:
- You have **no deductible** on your everyday medical benefits.
 - You have **unlimited doctor visits** that pay you cash.
 - You have strong hospital and surgery benefits.
 - You have **catastrophic protection** that caps your risk at \$5,000 per year.
 - You have up to **\$1 million per year** in coverage for serious illnesses.
 - You have one card, one ID, and nationwide flexibility.
 - You get all of this coverage for **ONLY \$___ per month**.**PAUSE – LET THEM RESPOND**

If No Response / Soft Close

- I'm glad we were able to find a package that fits your needs and protects you from major medical risk.
- When would you like this plan to become effective?
- How do I spell your legal name exactly as it appears on your ID?

If Price Pushback

- No problem at all—we can absolutely adjust this to match your budget.
We can:
 - Step down from the Premier package to the Enhanced or Essential tier to reduce the cost, **or**
 - Customize the benefits to increase or decrease protection based on what's most important to you.
 - What monthly range feels more comfortable for you?

Agent Script

Med Mutual Indemnity with Catastrophic (Accident & Specified Disease)

(Refer to brochure for other plan selection details for #5)

Scripts are to be used as a guide only. State guidelines and insurance company policies supersede.

Additional Agent Info:

Additional Agent Info – Medical Mutual Protect Stack

SEE BROCHURE Use the Bundled Brochure (Essential / Enhanced / Premier) to present the full package.

The eApp labels match these tiers and will guide you to the correct plan selections.

Underwriting & Eligibility

- Same underwriting as Specified Disease
The indemnity product uses the same health questions as Specified Disease.
No new questions. No new waiting periods.
- All health questions must be answered “NO”
If any underwriting question is answered “YES,” the application will not proceed.
(No rate-ups. No table ratings. No partial approvals.)
- High approval rate
USABG agents are seeing ~90%+ acceptance, but this is true knockout underwriting.
- Cancer history
Prior cancer is typically acceptable if treatment-free for 4–5 years
(No rate-ups if eligible.)
- No rating / No premium increases for health
You’re either approved or declined. No smoker surcharge, no medical load.

Pre-Existing Conditions

- Indemnity benefits pay immediately, even for pre-existing conditions.
(Office visits, imaging, hospital stays, surgeries, etc.)
- Specified Disease has standard waiting periods
Diagnosis-based benefits require meeting the waiting period rules.
No diagnosis = indemnity still pays.
- Accident coverage applies immediately
Accident benefits are not restricted by pre-existing conditions.

Deductibles & How Benefits Stack

- Indemnity = NO deductible
Benefits pay day one.
- Accident & Specified Disease = \$5,000 annual deductible
 - Deductible is per year, not per condition
 - Applies across multiple events in the same year
 - Reloads annually
- After \$5,000 is met
 - Accident and Specified Disease pay 100% of covered bills
 - Indemnity benefits still pay cash directly to the client

Network Rules

- First Health network used for discounts only
 - Network participation is not required
 - Benefits do not change in or out of network
 - Staying in network helps benefits last longer

Application & Quoting Notes

- Quoting & enrollment done through MMP eApp
 - Accessed via Okta (single sign-on)
 - Indemnity is added as a click-on to Accident & Specified Disease
 - One app for all three products
- Effective dates

Agent Script

Med Mutual Indemnity with Catastrophic (Accident & Specified Disease)

(Refer to brochure for other plan selection details for #5)

Scripts are to be used as a guide only. State guidelines and insurance company policies supersede.

- Earliest: 7 days from application
- Can be set up to 90 days out
- Tier matching matters
Make sure Accident, Specified Disease, and Indemnity all align to:
 - Essential
 - Enhanced
 - Premier

The eApp guides agents to the correct matching plan designs.

Payment & Billing

- Monthly or Annual billing available
- Bank draft required
(Routing & account number collected at enrollment)
- No separate billing for each product
One consolidated payment for all MMP policies.

Sales Process Notes

- One health card / one member ID
All benefits run through one card.
Claims are automatically stacked on the back end.
- No 24-hour hospital requirement
Short hospital stays still trigger indemnity benefits.
- Unlimited office visits
Applies to:
 - Routine care
 - Chiropractic
 - Mental health
 - Physical therapy
 - Sick visits
- Do not sell solely for mental health or chiro
Position as a comprehensive medical + catastrophic solution, not a niche product.

Important Callouts for Agents

- Indemnity pays even when there is no formal diagnosis
(ER visits, unexplained hospital stays, observation care)
- Non-preventive colonoscopies fall under Tier 2 surgery
Preventive colonoscopies fall under preventive benefits.
- Surgery benefits use tiers, not schedules
Tier 1 = major
Tier 2 = mid-level
Tier 3 = minor.

Additional Agent Info – Add-On Footnote

Prescription Coverage

- No built-in Rx coverage included with MMP Indemnity, Accident, or Specified Disease
- Clients should use: Glic Rx, Good Rx, Pharmacy discount programs (Walmart, Costco, Publix, Kroger, etc.), or manufacturer assistance programs